

Fill in this information to identify your case:

Debtor 1	<u>Edward</u> First Name	<u>Melhem</u> Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>Eastern</u>		District of <u>PA</u>	
Case number (if known)	<u>18-12798</u>		

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

U.S. BANKRUPTCY COURT
2018 MAY 10 PM 3:08
FILED

1. What is your current marital status?

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there:

Debtor 2:

Dates Debtor 2
lived there

Same as Debtor 1

Same as Debtor 1

Number Street
From _____
To _____

Number Street
From _____
To _____

City State ZIP Code

City State ZIP Code

Same as Debtor 1

Same as Debtor 1

Number Street
From _____
To _____

Number Street
From _____
To _____

City State ZIP Code

City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1

Edward

First Name

Middle Name

Melhem

Last Name

Case number (if known)

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4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Check all that apply.	Sources of income Check all that apply.
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$ _____	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$ _____
<input checked="" type="checkbox"/> Operating a business	<input checked="" type="checkbox"/> Operating a business
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____
<input type="checkbox"/> Operating a business	<input type="checkbox"/> Operating a business
<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____
<input type="checkbox"/> Operating a business	<input type="checkbox"/> Operating a business

From January 1 of current year until the date you filed for bankruptcy:

(January 1 to December 31, 2017 YYYY)

For last calendar year:

(January 1 to December 31, 2016 YYYY)

For the calendar year before that:

(January 1 to December 31, 2015 YYYY)

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Describe below.	Gross Income from each source (before deductions and exclusions)
Persing Inc	\$ 6650
Rental Inv	\$ 19500.00
Loans to Shanthi	\$ 9,369.67
Persing Inc	\$ 18,200
Rental	\$ 50,700
Wants to have	\$ 169,759
Persing Inc	\$ 32,600
Rental	\$ 46,288

From January 1 of current year until the date you filed for bankruptcy:

For last calendar year:

(January 1 to December 31, 2017 YYYY)

For the calendar year before that:

(January 1 to December 31, 2016 YYYY)

Debtor 1

Edward

First Name

Middle Name

Last Name

Melhem

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Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Date of payment	Total amount paid	Amount you still owe	Was this payment for...
Number Street		\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
City State ZIP Code				
Creditor's Name		\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Number Street				
City State ZIP Code				
Creditor's Name		\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Number Street				
City State ZIP Code				

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7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Case title	<u>M+T Bank</u>	Nature of the case	<u>Foreclosure</u>
VS.	<u>vs. Melhem</u>	Court or agency	<u>Lehigh County Court</u>
Case number	<u>16-C-3078</u>	Number Street	<u>455 W. Hamilton St.</u>
		City	<u>Allentown PA 18103</u>
		State	
		ZIP Code	
Case title	<u>Samira Hayek</u>	Nature of the case	<u>Divorce</u>
VS.	<u>vs. Edward Melhem</u>	Court or agency	<u>Lehigh County Court</u>
Case number	<u>2014-C-0684</u>	Number Street	<u>455 W. Hamilton St.</u>
		City	<u>Allentown PA 18103</u>
		State	
		ZIP Code	

Case title	<u>M+T Bank</u>	Nature of the case	<u>Foreclosure</u>	Court or agency	<u>Lehigh County Court</u>	Status of the case
VS.	<u>vs. Melhem</u>	Court or agency	<u>Lehigh County Court</u>	Number Street	<u>455 W. Hamilton St.</u>	Pending
Case number	<u>16-C-3078</u>	Number Street	<u>455 W. Hamilton St.</u>	City	<u>Allentown PA 18103</u>	On appeal
		City	<u>Allentown PA 18103</u>	State		Concluded
		State		ZIP Code		
Case title	<u>Samira Hayek</u>	Nature of the case	<u>Divorce</u>	Court Name	<u>Lehigh County Court</u>	Pending
VS.	<u>vs. Edward Melhem</u>	Court Name	<u>Lehigh County Court</u>	Number Street	<u>455 W. Hamilton St.</u>	On appeal
Case number	<u>2014-C-0684</u>	Number Street	<u>455 W. Hamilton St.</u>	City	<u>Allentown PA 18103</u>	Concluded
		City	<u>Allentown PA 18103</u>	State		
		State		ZIP Code		

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Creditor's Name	Describe the property	Date	Value of the property
<u></u>	<u></u>	<u></u>	<u>\$ _____</u>
Number Street	Explain what happened		
<u></u>	<input type="checkbox"/> Property was repossessed.		
<u></u>	<input type="checkbox"/> Property was foreclosed.		
<u></u>	<input type="checkbox"/> Property was garnished.		
<u></u>	<input type="checkbox"/> Property was attached, seized, or levied.		
Creditor's Name	Describe the property	Date	Value of the property
<u></u>	<u></u>	<u></u>	<u>\$ _____</u>
Number Street	Explain what happened		
<u></u>	<input type="checkbox"/> Property was repossessed.		
<u></u>	<input type="checkbox"/> Property was foreclosed.		
<u></u>	<input type="checkbox"/> Property was garnished.		
<u></u>	<input type="checkbox"/> Property was attached, seized, or levied.		

Case Number	Case Name	Nature	Court County Agency	Status
<u>2016-C-3313</u>	Edward Melhem - VS - Atas International Inc	Civil	Lehigh County Court 455 W Hamilton Street Allentown	
<u>2017-C-0987</u>	BOFI Federal Bank - VS - Edward Melhem	Contract	Lehigh County Court 455 W Hamilton Street Allentown	Active
<u>2017-ML-0643</u>	Allentown City - VS - Edward Melhem	Mun Lien	Lehigh County Court 455 W Hamilton Street Allentown	Active
<u>2017-ML-1775</u>	Allentown School District - VS - Edward Melhem	Mun Lien	Lehigh County Court 455 W Hamilton Street Allentown	Closed
<u>2017-FC-1018</u>	Edward Melhem - VS - Samira Hayek	Custody	Lehigh County Court 455 W Hamilton Street Allentown	Closed
<u>2017-ML-2876</u>	Northwestern Lehigh School District - VS - Edward Melhem	Mun Lien	Lehigh County Court 455 W Hamilton Street Allentown	Active
<u>2018-C-0145</u>	Edward Melhem - VS - Pella Corporation, Gunton Corporation	Civil	Lehigh County Court 455 W Hamilton Street Allentown	Active
<u>2018-C-0747</u>	Northampton Hospital Company LLC, Doing Business As Easton Hospital - VS - Edward Melhem	Contract		Active

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11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

Describe the action the creditor took

Date action was taken	Amount
-----------------------	--------

Creditor's Name

Number Street

\$

City

State ZIP Code

Last 4 digits of account number: XXXX-

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts	Value
--------------------------	-------

Person to Whom You Gave the Gift

\$

Number Street

\$

City State ZIP Code

Person's relationship to you

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts	Value
--------------------------	-------

Person to Whom You Gave the Gift

\$

Number Street

\$

City State ZIP Code

Person's relationship to you

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14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
<u>Our Lady of Lebanon</u> Charity's Name			\$ _____
			\$ _____
Number Street			
City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss <small>Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.</small>	Date of your loss	Value of property lost
			\$ _____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Number Street			\$ _____
City State ZIP Code			\$ _____
Email or website address			\$ _____
Person Who Made the Payment, If Not You			

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Melhem

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Case number (if known)

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Person Who Was Paid		
Number Street		
City State ZIP Code		
Email or website address		
Person Who Made the Payment, If Not You		

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		\$ _____
		\$ _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

<u>Catherine L Kollet</u>		
Person Who Was Paid		
<u>227 S. 7th St.</u>		
Number Street		
<u>Easton PA 18042</u>		
City State ZIP Code		

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	<u>7/1/2017</u>	\$ <u>1500.00</u>
		\$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person Who Received Transfer		
Number Street		
City State ZIP Code		
Person's relationship to you <u>now</u>		
Person Who Received Transfer		
Number Street		
City State ZIP Code		
Person's relationship to you _____		

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made

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Melhem

Middle Name

Last Name

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19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Description and value of the property transferred

Date transfer was made

Name of trust _____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
---------------------------------	-------------------------------	--	---

Name of Financial Institution

XXXX-_____

Checking

\$ _____

Savings

Money market

Brokerage

Other _____

City State ZIP Code

Name of Financial Institution

XXXX-_____

Checking

\$ _____

Savings

Money market

Brokerage

Other _____

Number Street

City State ZIP Code

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Who else had access to it?

Describe the contents

Do you still have it?

No

Yes

Name of Financial Institution

Name _____

Number Street

Number Street _____

City State ZIP Code

City State ZIP Code _____

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Edward

First Name Middle Name

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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Who else has or had access to it?

Describe the contents

Do you still have it?

Name of Storage Facility

Name

No

Yes

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name

\$

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City State ZIP Code

City State ZIP Code

City State ZIP Code

Debtor 1 Edward Melhem
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26. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit	
Number Street	Number Street	
	City State ZIP Code	
City State ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No

Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title	Court Name	
	Number Street	
Case number	City State ZIP Code	

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

ES Melhem LLC
Business Name
1040 S. 4th St.
Number Street

Allentown PA 18103
City State ZIP Code
Persing Inc.
Business Name
1040 S. 4th St.
Number Street

Allentown PA 18103
City State ZIP Code
Ed Schellhammer
Name of accountant or bookkeeper

Describe the nature of the business
Property holding LLC

Name of accountant or bookkeeper
Ed Schellhammer
PO Box 8
Pen Argyl

Describe the nature of the business
Used Car Dealer

Name of accountant or bookkeeper
Ed Schellhammer
PO Box 8
Pen Argyl, PA

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 27-4602787

Dates business existed

From 2010 To Present.

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 23-1701272

Dates business existed

From 2007 To Present.

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Tristar MotorWorld
Business Name
5632 Rte 145.
Number Street

Hanys Station
City State ZIP Code

Describe the nature of the business

used Car Dealer.

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 41-2143086.

Name of accountant or bookkeeper

Ed Schellhammer.
P.O Box 8
Pen Argyl, PA. 18063.

Dates business existed

From 2004 To 2016

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Met Bank.
Name
P.O Box 840
Number Street

Date issued

04/02/2018
MM/DD/YYYY

Buffalo NY 14240
City State ZIP Code

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1



Signature of Debtor 2

Date 5-10-18

Date _____

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).